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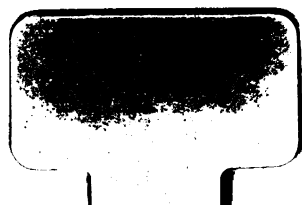
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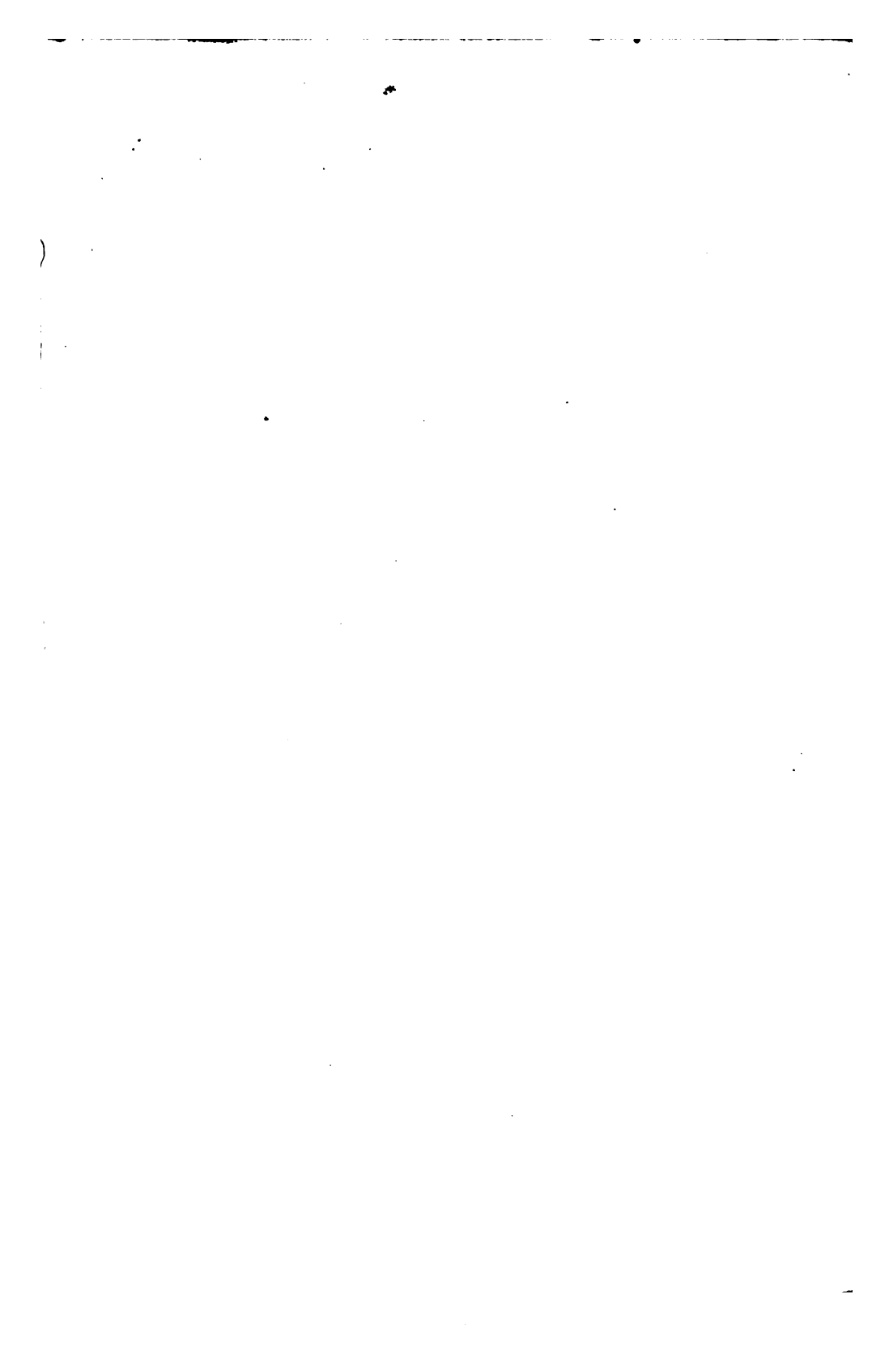
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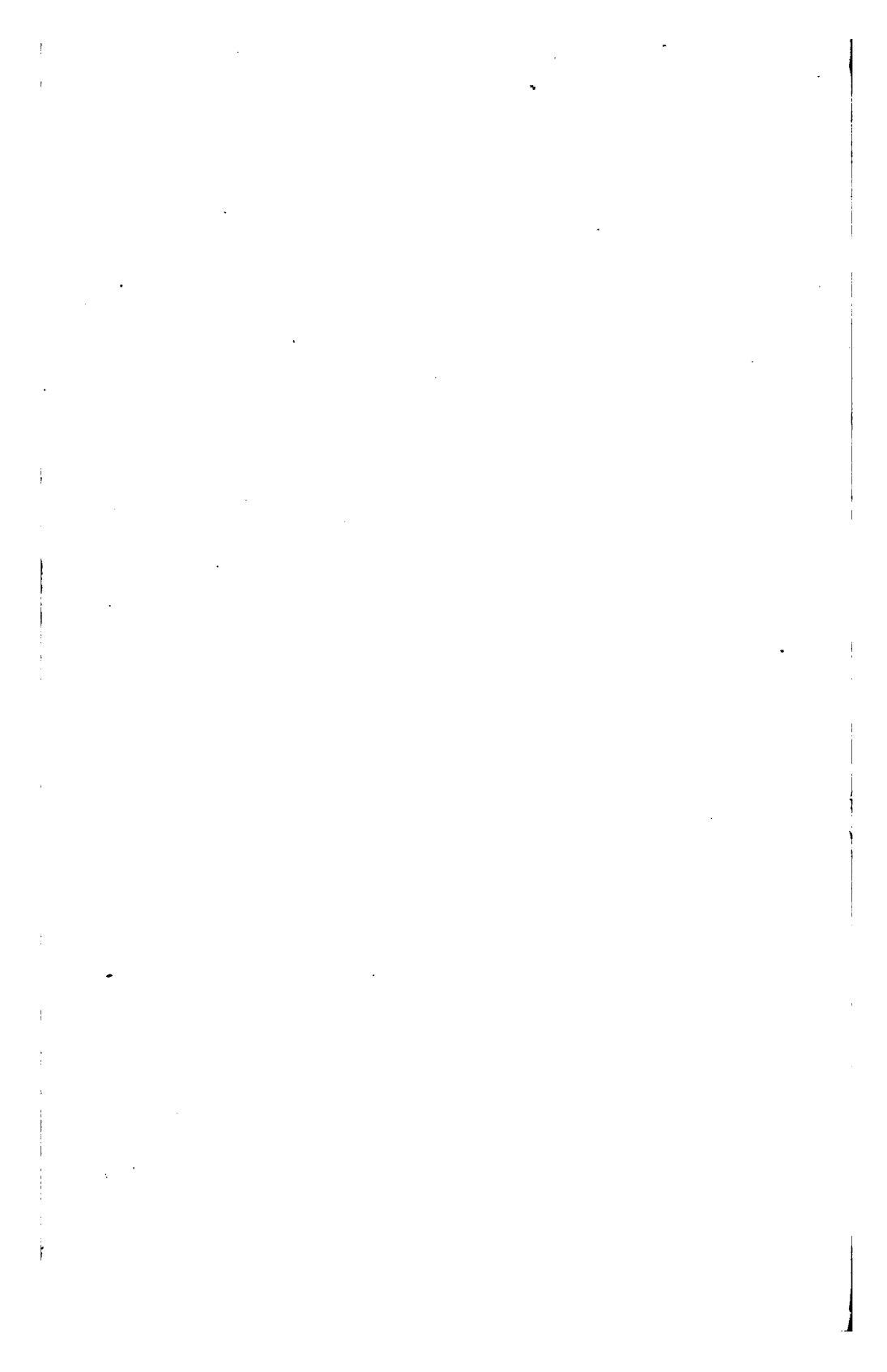
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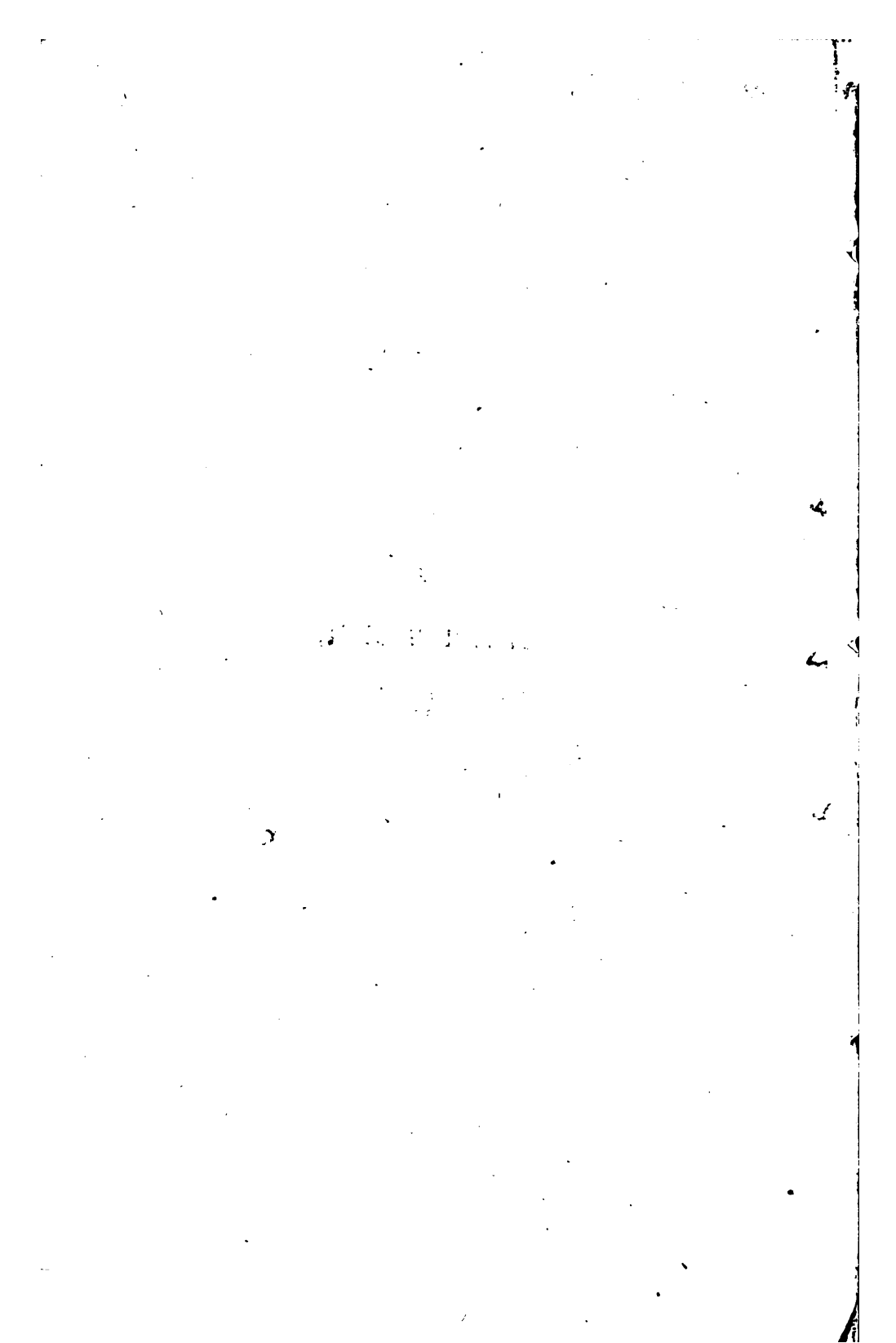




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LETTER,

&c.

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A

LETTER

ON

FRIENDLY SOCIETIES

AND

Saving Banks,

FROM THE

REV. RICHARD VIVIAN,

Rector of Bushey, Herts.

OCCASIONED BY MR. ROSE'S LETTER.

Λαμβανουσι δε ἅμα, καὶ πάλιν δεονται τῶν αὐτῶν. Ὁ τειρημένος γὰρ
ἐστὶ πῖθος ἢ τοιαυτὴ βοήθεια τοῖς ἀποροῖς.—Τεχναστὴν οὐ ὅπως αὐ-
τοπορία γένοιτο χροῖος.

ANIST. POLIT.

Giving to the poor is pouring water into a sieve: more is wanted
immediately. He is their best friend who can hit upon some
contrivance by which they may be enabled to procure a perpetual
supply for their wants.

LONDON:

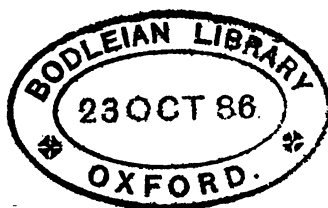
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OPPOSITE BOND STREET.

1816.

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W. Flint, Printer, Old Bailey, London.

REPLY TO THE ANSWER TO THE
FOLLOWING LETTER.

May, 1816.

It is highly gratifying to me, my dear Sir, to find that my opinions on the interesting subjects of Benefit Societies, and Saving Banks, coincide with yours. I trust that I should have been equally pleased, if you had differed from me, and shown that I am wrong. In matters where a man must act, it is necessary that he should be convinced that he is right ; no matter whether in his first thoughts, or in a corrected opinion. You are welcome to make my letter in answer to your questions as public as you please, although it was written in haste, and with a desire of losing

no time. It was penned, indeed, with that rapidity which arises from repeatedly writing the same sentiments on the same subject. The Bushey Benefit Society, having been mentioned with approbation by the benevolent Count de Salis, and extracts from his pamphlet being copied into some periodical publication, I have been favoured with a variety of letters from different parts of the kingdom. So general and so eager is the desire of information on these important subjects, that it is very laudably sought in every corner.

As you say that you have a Sunday-School, I inclose the first number of a *Juvenile Bible*, which I should be glad to see encouraged enough for the other numbers to go on, because I find it more useful than any *tracts* that I have seen, though I peruse all that come in my way.

LETTER, &c.

April, 1816.

YOUR apology, Sir, for writing to a person unknown to you, is perfectly needless. I am never better or more agreeably employed, than when gaining or giving information about Benefit Societies. Whoever takes pains to promote these Societies, is well paid by the immediate improvement in the appearance of his neighbours. You may know a *club-man* by his countenance and his gait. He who demands, or knows he may demand, twelve shillings a week from the steward of his club in case of disaster, is a different being from the pauper who teazes the overseer for parish pay.

I shall begin with your question, "What do you think of Saving Banks?" because from the stir that is made about them, these Banks are uppermost in my thoughts. I think that they are calculated to do much good; (for all saving is good) but also that there is great danger of their doing much harm. I should hardly venture to say this, if my opinion were not supported by that of many men, on whose judgment I am used to rely, and who are unanimous in expressing the same apprehensions. But fortunately, this is not a case to be decided by authority; for there certainly appears to be a great weight of authority on the other side. Almost all the rank and fortune of the country, are forming into committees, for the purpose of bringing forward Saving Banks, and throwing Benefit Societies into the back ground. Mr. Rose, the patron of Benefit Societies, does not quite discard his old clients. He properly blames unfavourable remarks on Benefit Societies, in recommendation of Saving Banks. He

allows that the advantages of these Societies far outweigh the objections which have been made against them. But he gives a most decided opinion on the superior benefits of Saving Banks. How this is not putting the two institutions in competition, or why a controversy (necessarily amicable) should not be excited, I am unable to conceive. The plans of Saving Banks which I have seen from Scotland, reprobate Benefit Clubs in unqualified terms. They argue *from the abuse*, and make charges of mismanagement, which I am certain will not apply to the society which you are about to form. The committee of the Hertfordshire Saving Bank, neither in their circular address to the clergy, nor in their commendatory remarks on the institution, say a word about Benefit Clubs, unless an allusion is made to them, when they prefer their Saving Banks to *all other schemes*. I have circulated their papers as they desire; but with a written addition which I will copy at the end of this letter.

For a view of the powers of the institutions, to secure independence, let Mr. Rose's table be compared with the Benefit Society long established in this parish. By the table the amount of *one shilling per week* after one year is 2*l.* 12*s.* If the contributor should be ill at the beginning of this year, there is nothing for him : if quite at the end of the year, he should be ill four weeks, and should draw equal to the allowance of the Bushey Benefit Society, his capital is gone ; and he must begin again. A member of the society pays *two shillings per calendar month*, and, if he has paid one pound to be free, supposing him under twenty-five years of age, (and other ages in proportion,) he will receive twelve shillings a week during illness in any part of the whole of the year ; and will find his right to the same payment for future years undiminished. There is no occasion to go through the intermediate years. Let us take the twentieth. After twenty years the contributor to the bank (if he has had no

illness, which would quickly have exhausted his stock, especially in the earlier years) will have paid 52*l.* and will be worth 77*l.* 8*s.* 6*d.* We will suppose that he is come to old age, or some lasting infirmity. He can afford six shillings a week for five years, and then comes to the parish, with the aggravation of disappointed hopes of independence. In the society the payments in twenty years will amount to twenty-four pounds; the receipt six shillings a week in old age, if his life should be protracted to the (I hope incalculable) date of a national bankruptcy.

You will perceive that the great defect of Saving Banks is the want of benefit of survivorship. But (say their advocates) there are the advantages of bequeathing their stock, and of taking their money, whenever they want it: the advantage of bequeathing I will leave to be estimated by the most sanguine admirers of Saving Banks, only desiring them to take into their account, the

high probability that his little stock will be hardly worth bequeathing, even if not exhausted by the illness of the testator, in the case of his dying in youth; and the certainty of his being his own heir, if he should die in old age. The power of taking out the money at any time is the very circumstance which fills me with alarm. There is danger lest the subscriber should leave his club, and become a contributor to a bank, from the fallacious hope of enjoying this advantage *in addition* to all the others. No doubt this may be an advantage to prudent persons in certain situations. But is there no danger of cases, which I might have mentioned before, in which the stock will be sunk in unfounded projects, in wanton expences, in a childish impatience of possessing money? All this imprudence would be of comparatively little consequence, if the parties were by any means protected from absolute want; that is to say, if they were, at the same time, members of benefit societies.

The truth is, Saving Banks are not calculated for the lowest and most numerous bulk of the community. This is evident from Mr. Rose's table beginning with one shilling per week. Many members of Benefit Clubs cannot make good their payments of less than half that sum without the best charity, that can be bestowed by the rich—assistance towards the payment of their subscriptions to members of Benefit Clubs, with large and helpless families. Men in elevated stations imagine that they see the lowest order, when they see but the *lower*. The "Corinthian capital" looks down, and mistakes the cornice of the pediment for its base. While the great are providing for their immediate dependants, they seem to be providing for the poor. I do not wish to retort upon some of the defenders of Saving Banks, and by exaggerating their possible ill effects to exalt the merit of Benefit Societies. Saving Banks have done, and I hope will continue to do, much service to many. They often lift a little higher them

who are not already very low. But a man should be secured from sinking into absolute wretchedness, before he is encouraged to mount into a higher sphere. By a Saving Bank, a butler may lay up money enough to keep a public-house. But there must be a Benefit Society to keep a ploughman and his family from the workhouse. Now I hope I may be allowed to say that it is better that one ploughman should be preserved from a receptacle of misery, than that ten butlers should be exalted into publicans.

Instead, then, of running down benefit societies, the promoters of Saving Banks should not miss the opportunity of earnestly recommending a society to the contributor to the Bank. I am not sure that one of the qualifications for the Bank should not be a connection with a society. In the words of another of my correspondents: "I flatter myself with the idea, that both institutions are practically compatible and excellent in their

“ effects. From the report of your friendly
 “ society, I conceive that its tendency may
 “ be more calculcated to relieve the very
 “ lowest orders, and to operate upon the re-
 “ duction of the poor-rate; while it co-ope-
 “ rates with the other, in insuring many com-
 “ forts to a numerous and important class of
 “ the community.”

It is with reluctance that I ever mention
 the poor-rate, at the same time with Benefit
 Clubs. Certainly one most excellent effect
 of them is, to hinder the fulfilling of the pre-
 dictions of some of our enemies, that the poor-
 rate will be the ruin of England. But the
 poor are very sharp-sighted in detecting the
 least self-interest in any project for their
 good; and ready to forego any advantage to
 themselves in order to disappoint the self-
 interested. Let the parish officers have
 nothing to do with your society; and shew
 that the welfare of the subscribers, and not
 the lowering of the rates, is your principal
 object.

Instead of being the ruin of England, I firmly believe that the poor-rate has been one great cause of the tranquillity of this country, in time of dearth, while other countries cannot bear a scarcity without an uproar. I wish, indeed, to see the system abolished as far as relates to all adult paupers, but abolished by the operation of Benefit Clubs. The weight of the poor-rate is generally strangely mistaken. Deduct from the poor-rate all charges unconnected with the poor; and the amount will be greatly reduced. Most improvident additions, in time of war especially, have been made to the rates, and persons have been encouraged and forced to become paupers. The custom of paying a part of the wages of labour out of the rates, corrupts the order by wholesale; besides indisposing them to work by the great, and confining them to day-labour.

Another burden will be laid on the poor-rates, if the Saving Bank succeed in preventing early marriages. The number of illegitimate chil-

dren is in proportion to the number of bachelors. Though the earth was never half-peopled, shocking expedients have been proposed to hinder it from being overstocked, from Aristotle to Malthus. The Greek did not know the extent of the globe, notwithstanding the expedition of Alexander. The English philosopher knows how wide the world is, and yet proposes an impracticable remedy for an imaginary disease. It is true that the system is capable of improvement. But to find whether or not it is good in itself, compare our payments with those of countries, where there is no poor-rate. On making a calculation of the sum paid to the poor in a town in France in a variety of ways, it appeared that a rate exceeding the rental of his house was paid by every inhabitant, excepting the habitations of the beggars themselves, and the few mansions from which the poor, who collect their own rates, are excluded by a *porte cochere*. The poor-laws have not always had fair play in the appointment of overseers. It

were to be wished that magistrates would undertake or superintend the management of the poor in their own parishes. It would give them much less business to do at their meetings, and make them more able to do it. But I am not writing on the poor-rate. I return to the more agreeable task of answering the rest of your queries.

A popular club confined to one parish would act as a premium for living in that parish. And the evil would be lessened only in degree, if restricted to several parishes. The Bushey Societies are unbounded; but it is found that the members are thin in proportion to the distance. Besides, you would not expel the members for migrating.

If you fix a certain period when payment shall commence for old age, you will sometimes pay persons in their full strength. The infirmities of old age begin in different persons at different times. It is no

more difficult for the stewards to determine when pay is due for old age than for any other lasting infirmity.

Some gentlemen and many ladies subscribe to the club, who will never receive any emolument. But we do not call them honorary members. We avoid invidious and repulsive distinctions.

When your society is growing rich, you will find that persons much above the lowest order will be full of apprehension, lest it should be too rich! This is the rock on which hundreds of Benefit Societies have split. As if there were any difficulty either for a community or an individual to grow poor.

The consequence of this fear is, that the payments are altered, or some of the stock divided, before a society is arrived at its full measure of expence. If at any time it should be ascertained that the funds are clearly larger than is necessary for any probable contingency,

how easy is it to give a little sooner to old age, or let the convalescent be a little stronger before he goes again to his work. In many Friendly Societies in London, it is evident from the rules which I have in my possession, that they were intended to break. Might not these frauds be prevented by legislative interference? The bad effects extend beyond the persons immediately concerned. An undeserved dislike is created to these societies. In the Bushey Inclosure Bill a clause was introduced giving surplus money to the Benefit Society. Lord Walsingham threw it out, with a sarcastic remark on Friendly Societies. Probably his lordship knew only the fraudulent clubs of the metropolis. I was present; but did not see prospect enough of success to encourage me to say that some societies were better conducted.

The allowance in cases of sickness should not exceed the ordinary rate of wages. It would induce a malady little known to labourers, and increase the difficulties of the stewards.

To prevent the fear of dissolution, I constantly tell every member of the societies, that no money can be divided, nor the club broken up, without his consent. If any man receiving an allowance for old age, should protest against being outvoted by a number of young men just entered, who had determined to divide two or three thousand pounds, would not his appeal (setting forth that he had been all his life advancing money on this security,) be attended to at the proper tribunal? Though the inference will not always hold good, this is so consonant to equity, that I have taken it for granted it is law. If so, the clause in the Friendly Society act, that no alteration or repeal shall be made without the approbation of three-fourths of the members, is useless, or something more. If it is not law, the clause should have made it so.

Allow me to guard you against a multiplication of penalties. Nobody pays a fine without being in some measure offended.

Pecuniary penalties have disgusted many a member, and dissolved many a society. I have copies of articles in which the forfeits are more in number than the rules.

Societies near London have an advantage (such as it is,) which are peculiar to the situation. Every now and then a member disappears, and leaves his money behind him. Some families make it a rule to pay for their servants. Of course, it often happens, that some servants are so imprudent as to discontinue their subscription when they leave their places; and thus the fund is increased. But enough continue to shew that this is the best present that can be made to a servant.

I have no wild notions of the perfectibility of the human race. But I think that we may rationally hope, that a time will come when, by the influence of Sunday Schools, the mass of knowledge (though individually small enough,) may, in the aggregate, be gloriously increased: when the lowest order of men

may be better able, in every line, political, legal, medical, and spiritual, to distinguish quackery from truth ; when they can understand that though gaming is annually sanctioned by high authority, yet it is always an evil in itself ; when a paternal government will, though in a manner more consistent with civil liberty, defend them from the burning poison of spirituous liquors, as it is said that the use of opium has been lately forbidden to the Chinese ; when by some—by any—commutation of tithes, their notions of right and wrong, will not be confused by hearing their pastor call his tithes his right, and their master, the farmer, a robber ; at the same time, that the farmer himself learns a wrong measure of duty, too easily applicable to his other dealings, that the quantum of a debt is not what is really due, but in the proportion to the distance from the rectorial barn ; and when, by the co-operation of Friendly Societies, as a foundation, and Saving Banks, as a superstructure, the lower

orders, no less than the higher, may scorn to touch a sixpence of the public money, which is not fairly earned.

Addition to the regulations and remarks of the Hertfordshire Saving Bank.

This is an excellent institution for all who subscribe to a Benefit Club, and are able to save more than that subscription, but not enough to buy singly into the public funds. But let no one think that a Saving Bank, at a club-rate of subscription, will support him in illness and old age without a Benefit Club. It will not carry him through a long illness; and in old age it will make him independent for a few years, and then leave him to a work-house.

If the members of the club would avoid the income-tax that is imposed for management, I am ready to remit their contributions directly to the Bank, and pay the interest without deduction.

[THESE Rules were submitted to the inspection of Mr. Morgan of the Equitable Assurance Office, Blackfriars Bridge.]

Rules of the Bushey Benefit Society.

FOR the purpose of securing mutual support in cases of sickness, accident, or old age, we whose names are underwritten, agree to the following Rules:

1. This Society shall consist of two stewards, a clerk, and as many members as it may be thought proper to admit.

2. The stewards shall continue in office one year, and the clerk as long as he does his duty.

3. All new members shall be elected by a majority of members present, after morning service at the Sunday-School at Bushey, on the second Sunday of every month; and the stewards and clerk at the annual dinner.

4. Two shillings for every member that chooses to attend, shall be paid by the clerk to an innholder, a member of this society, to provide a dinner on Whit-Monday in every year.

5. The office of the stewards is to receive and manage the subscriptions, and to see that the payments be properly made.

6. The office of the clerk is to keep the accounts of the Society ; to register the name, profession, and place of abode, of every new member ; and, at every meeting, to produce his accounts for the inspection of the society.

7. Every member shall pay, by himself, or his agent, at every monthly meeting, the sum of two shillings.

8. Any member neglecting to pay his subscription three months, shall be regarded as having quitted the Society ; but he may be re-elected, and shall be considered as a new member : three days notice shall be given by one of the stewards.

9. No member shall be entitled to any benefit from this Society, until his subscription shall amount, by ordinary or extraordinary payments, to a sum proportioned to his age, according to the following table :

Under 25 years of age	-	-	£. 1
Between 25 and 30	-	-	2
30 — 35	-	-	3
* 35 — 40	-	-	4
40 — 45	-	-	5
45 — 50	-	-	6
50 — 55	-	-	7
55 — 60	-	-	8
60 — 65	-	-	9
65 — 70	-	-	10

10. Every member, having paid as above, who shall, by illness or accident, be rendered incapable of following his usual occupation, shall be entitled to receive weekly from the fund twelve shillings, and six shillings if partially disabled by age, or other lasting infirmity : such payments to be made by the clerk, in consequence of an order from the stewards.

11. If any member shall be seized with illness, so as to expect benefit from the Society, he shall give notice to one of the stewards, who shall make proper enquiries, and pay him at the end of the

* They now generally black-ball Candidates, above 30 year of age:

week, reckoning from the time of the notice given. No person shall receive any benefit from this Society, on account of illness, until one week after he has given notice; and no person shall receive benefit for less than one week's illness; but if any member shall have been ill more than a week, and shall be able to go to his work in the middle of the week, he shall receive for the odd days.

12. If the illness shall be occasioned by quarrelling, or any other criminal conduct, no benefit during such illness, shall be derived from the Society.

13. If any member shall travel, or reside any where else within the kingdom of England, and want the assistance of the Society, he shall send a certificate of his illness, signed by the minister of the parish in which he is ill: upon which, having kept all his payments clear, he shall be entitled to the same benefit as any other member.

14. When any member dies, married, or having children born in wedlock, five pounds shall be paid to his widow, and one pound each to all his children under fourteen years of age.

15. When the wife of any member dies, he shall receive two pounds, and also one pound for every child under fourteen years of age.

16. Every member shall be requested to attend the funeral of deceased members; and when a member dies, not leaving a widow, his funeral expences shall be defrayed out of the common stock.

17. If any member voluntarily enlist into the army or navy, he shall be excluded.

18. If a person shall have imposed upon the Society, either before his admission, in respect of age, or any concealed disorder; or afterwards, by pretending any infirmity; he shall be expelled.

19. Money may be lent at interest, on such security as the Society shall approve.

20. Persons may be admitted members on paying half a subscription, and receive the half of the payments.

Lastly. We agree to prefer the interests of one another in all cases where a preference can with propriety be given.

HERTS. At the General Quarter Session of the Peace, holden at the town of Hertford, in and for the county of Hertford, on Monday the fourteenth day of January, in the year of our Lord 1805, the foregoing

Articles, Rules, and Orders were exhibited to, and allowed and confirmed by, His Majesty's Justices of the Peace, then and there assembled, pursuant to the Act of Parliament in such case made and provided.

B. M. ROOKE,
Clerk of the Peace.

RULES

OF

THE BUSHEY FEMALE BENEFIT SOCIETY.

WE whose names are under-written, agree to the following Rules :

1. This Society shall consist of two female stewards, a clerk of either sex, and as many members as it may be thought proper to admit.

2. The stewards shall continue in office one year, and the clerk as long as he does his duty.

3. All new members shall be elected by a majority of members present, after morning service at the parish church of Bushey, on the last Sunday of every month ; and the stewards in the month of June.

4. The office of the stewards is, to see that the payment be properly made.

5. The office of the clerk is, to receive the subscriptions; to keep the accounts; to register the name and place of abode of every new member; and at every meeting to produce his account for the inspection of the society.

6. Every member shall pay, by herself or her agent, at every monthly meeting, one shilling.

7. Any member neglecting to pay her subscription three months, shall be regarded as having quitted the Society: but she may be re-elected, and shall be considered as a new member. Three days notice shall be given by one of the stewards.

8. No member shall be entitled to any benefit from this Society, until her subscription shall amount, by ordinary or extraordinary payments, to a sum proportioned to her age, according to the following table.

Years		£ s.	
Under	25	- - - -	0 10
Between	25 and 30	- - - -	1 0
	30 — 35	- - - -	1 10
	35 — 40	- - - -	2 0

Between	40 — 45	- - -	2	10
	45 — 50	- - -	3	0
	50 — 55	- - -	3	10
	55 — 60	- - -	4	0
	60 — 65	- - -	4	10
	65 — 70	- - -	5	0

9. Every member having paid as above, who shall, by illness or accident, be rendered incapable of following her usual occupations, shall be entitled to receive weekly from the fund, six shillings; and three shillings if partially disabled by age, or other lasting infirmity. Such payments to be made by the clerk in consequence of an order from the stewards.

10. If any member shall be seized with illness, so as to expect benefit from the Society, she shall give notice to one of the stewards, who shall make proper inquiries, and pay her at the end of the week, reckoning from the time of the notice given. No person shall receive any benefit on account of illness, until one week after she has given notice: and no person shall receive benefit for less than one week's illness. But if any member shall have been ill more than a week, and shall be able to do her work in the middle

of the week, she shall receive for the odd days.

11. No person shall receive benefit on account of lying-in, till one year after being elected.

12. If the illness be occasioned by any criminal conduct, no benefit, during such illness, shall be derived from the Society.

13. If any member shall travel, or reside any where else within the kingdom of England, and want the assistance of the Society, she shall send a certificate of her illness, signed by the minister of the parish in which she is ill; upon which, having kept all her payments clear, she shall be entitled to the same benefit as any other member.

14. *When any member dies, being a widow, or unmarried, her funeral expenses shall be defrayed out of the common stock.

15. When any member dies, being a widow, and having children born in wedlock, one pound each shall be paid to all her children under fourteen years of age.

16. If any person shall have imposed upon the

*The reason why married women are not buried by the Club is, that their husbands are supposed to be in the men's club, who have an allowance for the funeral of their wives.

Society, either before her admission, in respect of age, or any concealed disorder, or afterwards by pretending any infirmity, she shall be expelled.

17. Money may be lent at interest, on such security as the Society shall approve.

18. Any member may pay a double subscription, and receive double payments.

[N. B. Two-thirds of the members (130) pay a double subscription.]

HERTS. At the General Quarter Session of the Peace, holden at the town of Hertford; in and for the county of Hertford, on Monday, the tenth of July, in the year of our Lord 1809, the foregoing Articles, Rules, and Orders, were exhibited to, and allowed and confirmed by, His Majesty's Justices of the Peace, then and there assembled, pursuant to the Act of Parliament in such case made and provided.

B. M. ROOKE,
Clerk of the Peace.

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